

**UNITED STATES DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE**

Serial No.:	to be assigned)
)
Inventors:	William M. Randle, Terry L. Geer,)
	Albert V. Ruggiero and Robert J. Sega)
)
Filed:	May 25, 2000)
)
For:	SECURE E-COMMERCE SYSTEM WITH)
	GUARANTEED FUNDS AND NET SETTLEMENT)

PATENT

Attorney's Docket No. 258100-126392

DECLARATION AND POWER OF ATTORNEY

As the below named inventors, we declare that the information given herein is true, that we believe that:

Our residence, post office address and citizenship are as stated below next to our name.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS AND NET SETTLEMENT, the specification of which is described and claimed in the attached application.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as filed.

We acknowledge the duty to disclose information which is material to the examination of this application is accordance with Title 37, Code of Federal Regulations, § 1.56.

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

Prior United States Applications:		
Application Serial No.:	Filing Date:	Status: patented, pending, abandoned.
09/291,137	04/12/99	Pending
09/061,316	04/06/98	Pending
08/964,425	11/04/97	Pending

We hereby declare that all statements made herein of our knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

We hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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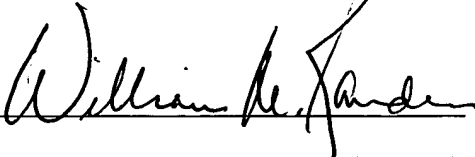
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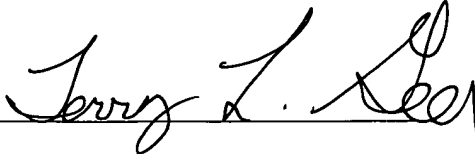
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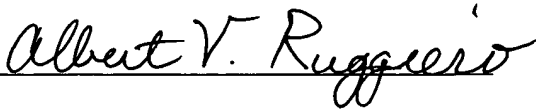
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